

Debtor 1 Jason Dwayne Marsh
Debtor 2 Julie Lynn Marsh
(Spouse, if filing)
United States Bankruptcy Court for the: Southern District of Ohio (Cincinnati)
Case number 16-12573

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, NA

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 8551

Date of payment change:

Must be at least 21 days after date of this notice

04/01/2017

New total payment:

Principal, interest, and escrow, if any

\$1,863.86

Uniform Claim Identifier: WFCMGF1612573OHS17768551

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?



No



Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$585.15

New escrow payment: \$582.76

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Teosa Lee Peterson

Date 03/04/2017

VP Loan Documentation

Print: Teosa Lee Peterson

Title VP Loan Documentation

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage

Address MAC N9286-01Y

1000 Blue Gentian Road
Eagan, MN 55121-7700

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Cincinnati)

Chapter 13 No. 16-12573

Judge: Jeffery P. Hopkins

In re:

Jason Dwayne Marsh and Julie Lynn Marsh

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on or before March 06, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Jason Dwayne Marsh
Julie Lynn Marsh
7229 Austin Woods Lane
Cincinnati, OH 45227

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

Eric A Steiden
Steiden Law Offices
411 Madison Avenue
Covington, KY 41011

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

Margaret A Burks
600 Vine Street
Suite 2200
Cincinnati, OH 45202

/s/ Alicia Fisher

4 S Technologies, LLC
(as authorized agent for Wells Fargo Bank, N.A./Wells Fargo Home Mortgage)



HOME
MORTGAGE

Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

Escrow Review Statement
For informational purposes only

Statement Date: February 7, 2017

Loan number:

Property address:

7229 AUSTIN WOODS LANE
COLERAIN OH 45247

JASON MARSH
JULIE MARSH
7229 AUSTIN WOODS LN
CINCINNATI OH 45247-1301

Customer Service



Online
wellsfargo.com



Telephone
1-800-340-0473



Correspondence
PO Box 10335
Des Moines, IA 50306



Hours of operation
Mon - Fri 7 a.m. - 8 p.m. CT



To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

Because the amounts billed for the escrow items can change over time, we review the escrow account to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required minimum balance:** The escrow account balance is projected to be above the required minimum balance. This means there is an **overage**.
- **Future payments:** Based on what we expect to pay, as of April 1, 2017, the escrow portion of the payment will **decrease**.

The escrow account has an overage of
\$26.25

Part 1 - Mortgage payment

New Payment

The new total payment will be **\$1,863.86**

	Current payment	New payment
Principal and/or interest	\$1,281.10	\$1,281.10
Escrow payment	\$585.15	\$582.76
Total payment amount	\$1,866.25	\$1,863.86

No action required

Starting **April 1, 2017** the new contractual payment amount will be **\$1,863.86**

Note: If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

See Page 2 for additional details.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$3,031.19. For the coming year, we expect the amount paid from escrow to be \$6,993.07.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

Escrow comparison

	10/14 - 09/15 (Actual)	10/15 - 09/16 (Actual)	08/16 - 02/17 (Actual)	04/17 - 03/18 (Projected)		# of months		New monthly escrow amount
Property taxes	\$6,013.19	\$6,003.08	\$3,031.19	\$5,974.44	÷	12	=	\$497.87
Property insurance	\$953.24	\$1,018.63	\$0.00	\$1,018.63	÷	12	=	\$84.89
Total taxes and insurance	\$6,966.43	\$7,021.71	\$3,031.19	\$6,993.07	÷	12	=	\$582.76
Escrow shortage	\$0.00	\$1,976.07	\$0.00	\$0.00				
Total escrow	\$6,966.43	\$8,997.78	\$3,031.19	\$6,993.07				\$582.76

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance June, 2017		\$483.05	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment [†]	+	\$708.72	
Minimum balance for the escrow account [‡]	-	\$1,165.52	(Calculated as: \$582.76 X 2 months)
Escrow overage	=	\$26.25	

[†]This adjustment of \$708.72, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

[‡]The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add up the total of the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Important messages

Wells Fargo is changing the way we handle escrow overage/surplus amounts. Previously, checks were sent to refund overages \$50.00 or greater, while lesser amounts simply reduced a future payment. As of June 1, 2016, checks will be sent for all refunds, regardless of amount. To learn more about escrow accounts, visit wellsfargo.com/escrow.

Part 3 - Escrow account projections

Escrow account projections from April, 2017 to March, 2018

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Mar 2017			Starting balance	\$1,678.02	\$2,360.49
Apr 2017	\$582.76	\$0.00		\$2,260.78	\$2,943.25
May 2017	\$582.76	\$0.00		\$2,843.54	\$3,526.01
Jun 2017	\$582.76	\$2,943.25	HAMILTON COUNTY (W)	\$483.05	\$1,165.52
Jul 2017	\$582.76	\$0.00		\$1,065.81	\$1,748.28
Aug 2017	\$582.76	\$0.00		\$1,648.57	\$2,331.04
Sep 2017	\$582.76	\$0.00		\$2,231.33	\$2,913.80
Oct 2017	\$582.76	\$0.00		\$2,814.09	\$3,496.56
Nov 2017	\$582.76	\$0.00		\$3,396.85	\$4,079.32
Dec 2017	\$582.76	\$0.00		\$3,979.61	\$4,662.08
Jan 2018	\$582.76	\$3,031.19	HAMILTON COUNTY (W)	\$1,531.18	\$2,213.65
Feb 2018	\$582.76	\$0.00		\$2,113.94	\$2,796.41
Mar 2018	\$582.76	\$1,018.63	ALLSTATE INSURANCE	\$1,678.07	\$2,360.54
Totals	\$6,993.12	\$6,993.07			

Part 4 - Escrow account history

Escrow account activity from August, 2016 to March, 2017

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Aug 2016							Starting Balance	\$475.81	\$1,755.36	-\$1,279.55
Aug 2016	\$570.83	\$585.15	-\$14.32	\$0.00	\$0.00	\$0.00		\$1,046.64	\$2,340.51	-\$1,293.87
Sep 2016	\$1,170.30	\$585.15	\$585.15	\$0.00	\$0.00	\$0.00		\$2,216.94	\$2,925.66	-\$708.72
Oct 2016	\$585.15	\$585.15	\$0.00	\$0.00	\$0.00	\$0.00		\$2,802.09	\$3,510.81	-\$708.72
Nov 2016	\$1,170.30	\$585.15	\$585.15	\$0.00	\$0.00	\$0.00		\$3,972.39	\$4,095.96	-\$123.57
Dec 2016	\$0.00	\$585.15	-\$585.15	\$0.00	\$0.00	\$0.00		\$3,972.39	\$4,681.11	-\$708.72
Jan 2017	\$585.15	\$585.15	\$0.00	\$3,031.19	\$3,059.83	-\$28.64	HAMILTON COUNTY (W)	\$1,526.35	\$2,206.43	-\$680.08
Feb 2017 (estimate)	\$585.15	\$585.15	\$0.00	\$0.00	\$0.00	\$0.00		\$2,111.50	\$2,791.58	-\$680.08
Mar 2017 (estimate)	\$585.15	\$585.15	\$0.00	\$1,018.63	\$1,018.63	\$0.00	ALLSTATE INSURANCE	\$1,678.02	\$2,358.10	-\$680.08
Totals	\$5,252.03	\$4,681.20	\$570.83	\$4,049.82	\$4,078.46	-\$28.64				